

**September 13, 2013**

**PUBLIC NOTICE # 2013-37**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-6492	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS ACE CATASTROPHE LIABILITY PLUS	
13-6485	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
13-6373	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-6420	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-6374	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-6450	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	COMMERCIAL OUTPUT	
13-6446	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ECLPS	0
13-6392	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS	
13-6452	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY POLICY	
13-6502	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-6407	0660	AMERICAN MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRECIOUS METALS	13.13
13-6469	0313	AMERICAN SENTINEL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GROUP AUTO CLUB	
13-6442	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	WATERCRAFT	0
13-6488	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210 - BOP	0

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13-6358	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PLATINUM	
13-6359	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	GEMINI	
13-6404	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PREMIER	
13-6477	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTOR CLUB	
13-6384	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOMED	0
13-6401	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	INSURANCE AGENTS E&O (FARMERS)	9.4
13-6410	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LANSCAPE AND RELATED CONTRACTORS (LCIS)	
13-6429	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-HOMED	0
13-6483	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HOMED	
13-6433	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	FIRE	RULE CHANGE	DWELLING	
13-6436	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNER	0
13-6411	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DESIGN PROFESSIONALS	0
13-6496	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY D & O	
13-6497	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY-FIDUCIARY	

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13-6408	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-8.3
13-6451	3416	AXIS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS' RISK	
13-6382	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
13-6394	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	PREFERRED	3.2
13-6405	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	EMPLOYEE ACCOUNTS	3.2
13-6461	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	CPF	3.2
13-6432	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-6495	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	KIDNAP RANSON & EXTORTION	
13-6375	3239	DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-6383	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
13-6395	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	PREFERRED	3.2
13-6406	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	EMPLOYEE ACCOUNTS	3.2
13-6462	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	CPF	3.2
13-6453	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY POLICY	

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13-6414	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
13-6499	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-6454	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY POLICY	
13-6389	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - SPECIAL CONTRACTORS, SPECIAL GARAGE	
13-6484	1326	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
13-6370	0000	GOLDEN BEAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-6381	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-6396	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	OPEN ROAD ADVANTAGE	
13-6398	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	OPEN ROAD ADVANTAGE	
13-6503	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	FIRE	FORMS	NONE	
13-6369		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
13-6459		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
13-6385	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-6445	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	COMMERCIAL INLAND MARINE GUIDE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-6371	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	CAMP AND YOUTH RECREATION	3.3
13-6430	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-6393	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE.	
13-6501	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-6387	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MEDICAL & SCIENTIFIC EQUIPMENT	0
13-6431	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RAILROAD ROLLING STOCK	0
13-6447	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ECLPS	0
13-6448	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ECLPS	0
13-6494	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOILER AND MACHINERY EQUIPMENT BREAKDOWN	
13-6490	0175	PLAZA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD AUTO	
13-6475	0796	QBE INSURANCE CORPORATION	COMMERCIAL	CREDIT	RULE CHANGE	TRADE CREDIT INSURANCE	
13-6372	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SIERRA MADRE ARTISANS	0
13-6423	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-6455	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT LIABILITY	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-6379	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RATE	GROWING SPECTRUM	-0.23
13-6397	0019	STANDARD GUARANTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ASSURED MECHANICAL BREAKDOWN	7.5
13-6402	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	RENTAL	
13-6403	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
13-6413	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MANUFACTURED HOME	
13-6467	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	FARMOWNERS MULTI-PERIL	FORMS	FARM/RANCH	
13-6378	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	MEDICAL PRODUCTS, DME, OP & MANUFACTURERS	0
13-6425	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-6435	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PROGRAM 2	
13-6386	3703	TOWER INSURANCE COMPANY OF NEW YORK	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
13-6465	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY D&O LIABILITY (MODULAR)	
13-6444	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	QUANTUM	1.47
13-6376	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	SOLAR PAK AND WIND PAK	0
13-6416	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MEDICAL & SCIENTIFIC EQUIPMENT	0

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13-6418	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RAILROAD ROLLING STOCK	0
13-6421	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY RATING PLAN	
13-6377	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	SOLAR PAK AND WIND PAK	0
13-6417	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MEDICAL & SCIENTIFIC EQUIPMENT	0
13-6419	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RAILROAD ROLLING STOCK	0
13-6422	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY RATING PLAN	
13-6399	0091	TRUMBULL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	OPEN ROAD ADVANTAGE	
13-6400	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	OPEN ROAD ADVANTAGE	
13-6439	4254	VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PORTABLE ELECTRONIC DEVICE	0
13-6426	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-6456	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT LIABILITY	0
13-6449	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ECLPS	0
13-6493	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS ACE CATASTROPHE LIABILITY PLUS	
13-6427	0225	WILSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER / TRUCKERS	

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13-6415	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
99 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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**Public Notice Filing Errata Report**  
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	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect:	13-6154	8/30/2013	Occidental Fire & Casualty Company of North Carolina	Commercial Allied Lines	Rate	Crop Hail - Crop Freeze	0.91%
Correct:	13-6154	8/30/2013	Occidental Fire & Casualty Company of North Carolina	Commercial Allied Lines	<b>Rule Change</b>	Crop Hail - Crop Freeze	0.91%

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